

Age and Service Requirements for Civil Service Retirement Eligibility

Age and years of service determine whether an employee is eligible to retire on a voluntary or involuntary basis, and whether the employee would qualify for an immediate or deferred annuity. A brief summary of the conditions for eligibility for retirement and immediate or deferred annuities under the three systems follows.

Immediate Annuity/CSRS

In order for an employee to be eligible for an annuity under CSRS, he or she must have at least five years of civilian service, the last year of which was subject to CSRS withholding, and meet a years-of-service requirement based on age:

Age	Years of Service (civilian/military)	Other Requirements
62	5	None
60	20	None
55	30	None
50	20	Involuntary Retirement
Any*	25	Involuntary Retirement
Any*	2	Disability

*An employee under CSRS with 25 or more years of service, who is subject to involuntary retirement, is eligible for an immediate annuity at any age. An employee under CSRS with 5 or more years of service, who has been approved for disability retirement, is eligible for an immediate annuity irrespective of age.

Deferred Annuity/CSRS

An employee under CSRS who has five years of civilian service but fails to meet the length of service requirements for his or her age at time of separation (e.g., the employee is age 60 but only has 18 years of service), can either receive a refund of retirement deductions, or a deferred annuity at age 62.

Immediate Annuity/FERS

In order for an employee to be eligible for an annuity under FERS, he or she must have at least five years of civilian service and meet the following years of service requirement:

Age	Years of Service (civilian/military)	Other Requirements
62	5	None
60	20	None
55- 57**	30	None
55- 57**	10	See Below
50	20	Involuntary Retirement
Any*	25	Involuntary Retirement
Any*	1.5	Disability Retirement

*An employee under FERS with 25 or more years of service, who is subject to involuntary retirement, is eligible for an immediate annuity at any age. An employee under FERS with 1.5 or more years of service, who has been approved for disability retirement, is eligible for an immediate annuity irrespective of age.

****Minimum Retirement Age (MRA) Retirement - FERS**

A participant under FERS separated voluntarily or involuntarily with at least 10 years of service credit, including at least five years of civilian service may retire at the following ages:

		Age
If the year of birth is:	before 1948	55
	1948	55 and 2 months
	1949	55 and 4 months
	1950	55 and 6 months
	1951	55 and 8 months
	1952	55 and 10 months
	1953-1964	56
	1965	56 and 2 months
	1966	56 and 4 months
	1967	56 and 6 months
	1968	56 and 8 months
	1969	56 and 10 months
	1970 and After	57
A participant in FERS may retire at the ages shown above on an immediate or deferred basis.		

Early Annuity/FERS

An employee under FERS with five years of civilian service, who fails to meet the length of service requirement for his or her age at time of separation (e.g., the employee is age 60 but only has 18 years of service), can receive a deferred annuity which begins at age 62. In addition, a FERS employee who has ten years of service can qualify for an immediate or deferred annuity at age 55-57. The annuity payable at age 55 is subject to an age-based reduction of 35% of the annuity, which is calculated as 5% for each year under age 62.